

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

OSCAR CANTU
OLGA A CANTU
Debtors

Case No. 05-12188

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/01/2005.
- 2) The plan was confirmed on 06/10/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/04/2008, 02/04/2009.
- 5) The case was converted on 03/17/2009.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 20,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$27,579.17
Less amount refunded to debtor	\$147.69

NET RECEIPTS: **\$27,431.48**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,644.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,214.74
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,858.74**

Attorney fees paid and disclosed by debtor: \$56.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FAMILY FINANCIAL SRV	Unsecured	300.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	318.00	NA	NA	0.00	0.00
AT&T CONSUMER PRODUCTS DIVISI	Unsecured	296.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	1,329.00	1,329.00	1,329.00	793.93	0.00
CHASE HOME FINANCE	Secured	1,312.18	2,412.18	2,412.18	2,412.18	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
COMED	Unsecured	457.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,322.00	4,154.29	4,154.29	2,481.80	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,100.00	5,666.24	5,666.24	3,385.04	0.00
FRANKS ADJUSTMENT BUREAU	Unsecured	259.00	259.00	259.00	154.72	0.00
GATEWAY RETAIL SERVICES/HRS	Unsecured	446.00	NA	NA	0.00	0.00
HOLLYWOOD VIDEO	Unsecured	55.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	1,222.00	10,556.59	10,556.59	10,556.59	0.00
JAMES BROPHY DDS	Unsecured	80.00	NA	NA	0.00	0.00
LARRY CHAMBERS	Unsecured	770.00	792.90	792.90	473.68	0.00
MIDWESTERN REGIONAL MEDICAL	Unsecured	NA	318.80	318.80	190.43	0.00
NEXTEL COMMUNICATIONS	Unsecured	400.00	1,702.14	1,702.14	1,016.86	0.00
NORTH SHORE SANITARY DISTRICT	Unsecured	345.00	387.42	387.42	231.45	0.00
NORTHERN ILLINOIS COLLECTION	Unsecured	695.00	NA	NA	0.00	0.00
OLIVER ADJUSTMENT	Unsecured	269.00	NA	NA	0.00	0.00
PEDRO PAUL AY	Unsecured	188.00	NA	NA	0.00	0.00
PINNACLE MANAGEMENT SERVICES	Unsecured	657.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	469.27	469.27	280.33	0.00
PREMIER BANKCARD/CHARTER	Unsecured	600.00	600.55	600.55	358.76	0.00
RESURGENT CAPITAL SERVICES	Unsecured	1,730.00	2,070.59	2,070.59	1,236.97	0.00
SBC AMERITECH	Unsecured	280.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,412.18	\$2,412.18	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,412.18	\$2,412.18	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$10,556.59	\$10,556.59	\$0.00
TOTAL PRIORITY:	\$10,556.59	\$10,556.59	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,750.20	\$10,603.97	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,858.74</u>
Disbursements to Creditors	<u>\$23,572.74</u>
TOTAL DISBURSEMENTS :	<u>\$27,431.48</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/22/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.